

# ***THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977***

## **FAIR LENDING NOTICE**

**It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:**

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice: or**
- 2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.**

**It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.**

**These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.**

*If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:*

2550 Mariposa Mall, Suite 3070  
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

2201 Broadway  
P.O. Box 187000 (*mailing address*)  
Sacramento, CA 95818-7000

1350 Front Street, Suite 3064  
San Diego, CA 92101-3687